



PATENT
Attorney Docket No. 52493.000251

Please type a plus sign (+) inside this box →



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
/JS/	U1	6275807		Schirripa	08-14-2001	
/JS/	U2	20020184129		Arena et al.	12-05-2002	
/JS/	U3	20020198802		Koresko, V	12-26-2002	
/JS/	U4	20030088430		Ruark	05-08-2003	

FOREIGN PATENT DOCUMENTS							
Examiner Initials *	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
	F1						

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/JS/	P1	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696	
/JS/	P2	BROWN et al., Joint life annuities and annuity demand by married couples, Journal of Risk and Insurance, 67, 4, 527, Dec. 2000	
/JS/	P3	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity	

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
-----------------------	----------------	--------------------	------------

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PATENT
Attorney Docket No. 52493.000251

Please type a plus sign (+) inside this box



PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	3624
				Examiner Name	Charles R. Kyle
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	U1					
	U2					
	U3					
	U4					

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ₆
		Office ³	Number ⁴	Kind Code ⁵ (if known)				
	F1							

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/JS/	P1	New York Life Unveils Lifetime Income Product Featuring Liquidity, Inflation Protection, and Legacy Options, New York Life, 3 pages, http://www.newyorklife.com/cda/0,3254,12346,00.html	
/JS/	P2	New York Life Introduces Lifestages @ Elite Variable Annuity, New York Life, October 1, 2003, 3 pages, http://www.newyorklife.com/cda/0,3254,12212,00.html	
	P3		

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
-----------------------	----------------	--------------------	------------

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/083,250
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF, et al.
Art Unit	3694
Examiner Name	Matthew C. Osborne

Sheet 1 of 2

Attorney Docket Number 52493.000251

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/JS/	1.	US- 6,275,807	08-14-2001	Schirripa	
/JS/	2.	US- 2002/0184129	12-05-2002	Arena, et al.	
/JS/	3.	US- 2002/0198802	12-26-2002	Koresko	
/JS/	4.	US- 2003/0088430	05-08-2003	Ruark	
/JS/	5.	US- 6,636,834	10-21-2003	Schirripa	
/JS/	6.	US- 5,631,828	05-20-1997	Hagan	
/JS/	7.	US- 5,864,685	01-26-1999	Hagan	
/JS/	8.	US- 5,893,071	04-06-1999	Cooperstein	
/JS/	9.	US- 5,930,760	07-27-1999	Anderton, et al.	
/JS/	10.	US- 5,999,917	12-07-1999	Facciani, et al.	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

EXAMINER SIGNATURE /Jamie Swartz/

DATE CONSIDERED 08/30/2007

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



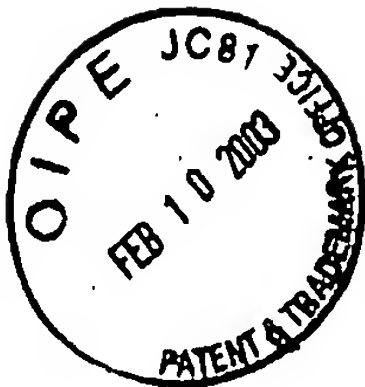
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/083,250
		Filing Date	February 27, 2002
		First Named Inventor	Geoffrey STIFF, et al.
		Art Unit	3694
		Examiner Name	Matthew C. Osborne
Sheet	2 of 2	Attorney Docket Number	52493.000251

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
	11.	"New Variable Annuity Features Provide Value, but at a Cost", Located at http://www.insure.com/life/annuity/newerfeatures.html. <i>not disclosed, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	12.	"Getting out of Your Annuity", by M. Cybulski, located at http://www.insure.com/life/annuity/basics.html. <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	13.	"The Ups and Downs of Immediate Variable Annuities" by M. Cybulski, located at http://www.insure.com/life/annuity/getout.html. <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	14.	"The Basics of Annuities", by M. Cybulski, located at http://www.insure.com/life/annuity/immediate.html. <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
/JS/	15.	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696.	<input type="checkbox"/>	<input type="checkbox"/>
/JS/	16.	Brown, et al., "Joint Life Annuities and Annuity Demand by Married Couples", Journal of Risk and Insurance, 67, 4, 527, Dec. 2000.	<input type="checkbox"/>	<input type="checkbox"/>
/JS/	17.	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity.	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE /Jamie Swartz/	DATE CONSIDERED 08/30/2007
--	-----------------------------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



PATENT
Attorney Docket No. 52493.000251

Please type a plus sign (+) inside this box → ☐

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Complete if Known	
				Application Number	10/083,250
				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
/JS/	U1	5,878,405		Grant et al.	03-02-1999	
/JS/	U2	5,933,815		Golden	08-03-1999	
/JS/	U3	6,012,043		Albright et al.	01-04-2000	
/JS/	U4	6,084,986		Edelman	05-16-2000	
	U5					
	U6					

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages/Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)			
	F1						

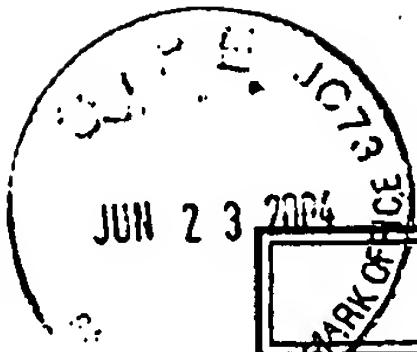
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
/JS/	P1	Copy of "Notification of Transmittal of the International Search Report or the Declaration" from International Application No. PCT/US02/16471 mailed December 10, 2002	
	P2		
	P3		
	P4		

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
-----------------------	----------------	--------------------	------------

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.


¹ Unique citation designation number. ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18
Stylesheet Version v18.0

Title of Invention	SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT																										
<p>Application Number: 10/083250 </p> <p>Confirmation Number: 2570</p> <p>First Named Applicant: Geoffrey STIFF et</p> <p>Attorney Docket Number:</p> <p>Search string: (6636834).pn.</p> <p>US Patent Documents</p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td>/JS</td><td>1</td><td>6636834</td><td>2003-10-21</td><td>Schirripa</td><td></td><td></td><td></td></tr></tbody></table> <p>Signature</p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td>/Jamie Swartz/</td><td>08/30/2007</td></tr></tbody></table>								init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	/JS	1	6636834	2003-10-21	Schirripa				Examiner Name	Date	/Jamie Swartz/	08/30/2007
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass																				
/JS	1	6636834	2003-10-21	Schirripa																							
Examiner Name	Date																										
/Jamie Swartz/	08/30/2007																										